

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE SOUTHERN DISTRICT OF MISSISSIPPI**

IN RE: Stephanie D Gilliam, Debtor

Case No. 20-02601-JAW

Chapter 13

**DEBTOR'S CERTIFICATION AND MOTION FOR ENTRY OF CHAPTER 13
DISCHARGE PURSUANT TO 11 U.S.C. §1328 (a) and (h)**

This motion seeks an order discharging the debtor(s) pursuant to § 1328(a) of the bankruptcy code. If you oppose this motion, you must file a response with the court within twenty-one (21) days from the date listed below in the certificate of service. Your response must set forth the specific factual allegations with which you disagree, and a copy of your response must be served on the debtor(s) and debtor's(s') attorney. If no timely response is filed, the court may grant this motion without holding a hearing. A timely response is necessary for a hearing to be held.

1. By signing below, the debtor certifies under penalty of perjury that the following statements are true and correct:
 - A. For cases filed on or after March 10, 2008, I have completed a personal financial management instructional course provided through an agency approved by the United States Trustee and have filed the certificate of completion provided by the course provider (in a joint case, both husband and wife must each complete the course and file a certificate of completion) or the approved personal financial management course provider has notified the court that I have completed a post-petition instructional course concerning personal financial management. **11 U.S.C. § 1328(g)**
 - B. All pre-petition amounts owed by me on domestic support obligation (“Domestic Support Obligation” as defined at 11 U.S.C §101(14A)), if any, have been paid to the extent provided by the plan. All post-petition amounts owed by me on a domestic support obligation, if any, have been paid. **11 U.S.C §1328(a)**
 - C. I have not received a discharge under chapter 7, 11 or 12 of the Bankruptcy Code in a prior case filed during the four-year period preceding the date that the petition was filed in this case. **11 U.S.C. §1328(f)(1)**
 - D. I have not received a discharge under chapter 13 of the Bankruptcy Code in a prior case filed during the two-year period before the date that the petition was filed in this case. **11 U.S.C. §1328(f)(2)**
 - E. I have not been convicted of a felony, the circumstances of which would demonstrate that the filing of this bankruptcy case constituted an abuse of the provisions of the Bankruptcy Code. **11 U.S.C. §1328(h)(1) and §522(q)(1)(A)**
 - F. If I owe a debt arising from: (i) any violation of any State or Federal securities laws, regulations or orders, (ii) fraud, deceit or manipulation in a fiduciary capacity or in connection with the purchase or sale of any security, (iii) a civil remedy under 1964 of Title 18 of the United States Code, or (iv) that caused serious injury or death to another individual in the preceding five (5) years, in the preceding five (5) years, then I have not claimed an exemption for my/our residence in an amount in excess of the statutory cap as

prohibited by §522(q)(1) of the Bankruptcy Code. **11 U.S.C. §1328(h)(1) and §522(q)(1)(B)**

G. No proceeding is pending in which I may be found guilty of a felony of the kind described in §522(q)(1)(A) or in which I may be found liable for a debt of the kind described in §522(q)(1)(B). **11 U.S.C. §1328(h)(2)**

H. I have made all payments required by my confirmed Chapter 13 plan.

2. Debtor hereby moves the court for the entry of a discharge order in this case.

Signed: /s/ Stephanie D Gilliam
Stephanie D Gilliam

06/18/2025
Date

/s/ Thomas C. Rollins, Jr.
Thomas C. Rollins, Jr., MS Bar No. 103469
Attorney for the Debtor
The Rollins Law Firm, PLLC
P.O. Box 13767
Jackson, MS 39236
601.500.5533

06/18/2025
Date

3. Mailing address for filing responses:

Jackson Office:
Danny L. Miller, Clerk
United States Bankruptcy Court
Thad Cochran US Courthouse
501 E Court St, Ste 2.300
Jackson, MS 39201

Gulfport Divisional Office:
Danny L. Miller, Clerk
United States Bankruptcy Court
Dan M. Russell, Jr. U.S. Courthouse
2012 15th St, Suite 244
Gulfport, MS 39501

CERTIFICATE OF SERVICE

On June 18, 2025, a copy of this pleading was served on each of the persons listed on the attached service list either by prepaid United States mail or via electronic service through the Court's EM/ECF system at the mailing addresses and/or email addresses indicated.

/s/ Thomas C. Rollins, Jr.
Thomas C. Rollins, Jr.

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4 **UNITED STATES BANKRUPTCY COURT**
5 **SOUTHERN DISTRICT OF MISSISSIPPI**

6 IN RE:
7 STEPHANIE D GILLIAM

8 CASE NO: 20-02601-JAW
9 **DECLARATION OF MAILING**
10 **CERTIFICATE OF SERVICE**
11 Chapter: 13

12 On 6/18/2025, I did cause a copy of the following documents, described below,

13 Notice and Motion for Entry of Chapter 13 Discharge

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18 to be served for delivery by the United States Postal Service, via First Class United States Mail, postage prepaid, with
19 sufficient postage thereon to the parties listed on the mailing list exhibit, a copy of which is attached hereto and
20 incorporated as if fully set forth herein.

21 I caused these documents to be served by utilizing the services of BK Attorney Services, LLC d/b/a certificateofservice.
22 com, an Approved Bankruptcy Notice Provider authorized by the United States Courts Administrative Office, pursuant to
23 Fed.R.Bankr.P. 9001(9) and 2002(g)(4). A copy of the declaration of service is attached hereto and incorporated as if
fully set forth herein.

24 Parties who are participants in the Courts Electronic Noticing System ("NEF"), if any, were denoted as having been
25 served electronically with the documents described herein per the ECF/PACER system.

26 DATED: 6/18/2025

27 /s/ Thomas C. Rollins, Jr.

28 Thomas C. Rollins, Jr.
 Attorney at Law
 The Rollins Law Firm
 702 W. Pine Street
 Hattiesburg, MS 39401
 601 500 5533
 trollins@therollinsfirm.com

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF MISSISSIPPIIN RE:
STEPHANIE D GILLIAM

CASE NO: 20-02601-JAW

**CERTIFICATE OF SERVICE
DECLARATION OF MAILING**

Chapter: 13

On 6/18/2025, a copy of the following documents, described below,
Notice and Motion for Entry of Chapter 13 Discharge

were deposited for delivery by the United States Postal Service, via First Class United States Mail, postage prepaid, with sufficient postage thereon to the parties listed on the mailing list exhibit, a copy of which is attached hereto and incorporated as if fully set forth herein.

The undersigned does hereby declare under penalty of perjury of the laws of the United States that I have served the above referenced document(s) on the mailing list attached hereto in the manner shown and prepared the Declaration of Certificate of Service and that it is true and correct to the best of my knowledge, information, and belief.

DATED: 6/18/2025



Miles Wood
BK Attorney Services, LLC
d/b/a certificateofservice.com, for
Thomas C. Rollins, Jr.
The Rollins Law Firm
702 W. Pine Street
Hattiesburg, MS 39401

USPS FIRST CLASS MAILING RECIPIENTS:

Parties with names struck through or labeled CM/ECF SERVICE were not served via First Class USPS Mail Service.

CASE INFO

LABEL MATRIX FOR LOCAL NOTICING
 NCRS ADDRESS DOWNLOAD
 CASE 20-02601-JAW
 SOUTHERN DISTRICT OF MISSISSIPPI
 WED JUN 18 8-52-12 PST 2025

PRA RECEIVABLES MANAGEMENT LLC
 POB 41067
 NORFOLK VA 23541-1067

~~EXCLUDE~~

~~US BANKRUPTCY COURT~~
~~THAD COCHRAN US COURTHOUSE~~
~~501 E COURT STREET~~
~~SUITE 2300~~
~~JACKSON MS 39201 5036~~

BANK OF AMERICA
 PO BOX 982238
 EL PASO TX 79998-2238

BANK OF AMERICA NA
 P O BOX 982284
 EL PASO TX 79998-2284

CAPITAL ONE
 PO BOX 30281
 SALT LAKE CITY UT 84130-0281

CAPITAL ONE
 PO BOX 3115
 MILWAUKEE WI 53201-3115

CAPITAL ONE BANK (USA) NA
 BY AMERICAN INFOSOURCE AS AGENT
 4515 N SANTA FE AVE
 OKLAHOMA CITY OK 73118-7901

CHASE CARD SERVICES
 PO BOX 15369
 WILMINGTON DE 19850-5369

CITIBANK
 PO BOX 6217
 SIOUX FALLS SD 57117-6217

DISCOVER BANK
 DISCOVER PRODUCT INC
 PO BOX 3025
 NEW ALBANY OH 43054-3025

(P) DISCOVER FINANCIAL SERVICES LLC
 PO BOX 3025
 NEW ALBANY OH 43054-3025

JPMORGAN CHASE BANK NA
 SBMT CHASE BANK USA NA
 CO ROBERTSON ANSCHUTZ SCHNEID PL
 6409 CONGRESS AVENUE SUITE 100
 BOCA RATON FL 33487-2853

IVNV FUNDING LLC
 RESURGENT CAPITAL SERVICES
 PO BOX 10587
 GREENVILLE SC 29603-0587

LAKELAND RADIOLOGIST
 1855 LAKELAND DR
 JACKSON MS 39216-4913

LENDINGCLUB
 595 MARKET ST
 SAN FRANCISCO CA 94105-2802

MUTUAL CDT
 1604 CHERRY ST
 VICKSBURG MS 39180-3586

MUTUAL CREDIT UNION
 LESLIE R SADLER
 901 BELMONT STREET
 VICKSBURG MS 39180-3829

NEWSOUTH NEUROSPINE
 PO BOX 24537
 JACKSON MS 39225-4537

PRA RECEIVABLES MANAGEMENT LLC AS
 AGENT OF
 PORTFOLIO RECOVERY ASSOCIATES LLC
 PO BOX 41067
 NORFOLK VA 23541-1067

(P) PORTFOLIO RECOVERY ASSOCIATES LLC
 PO BOX 41067
 NORFOLK VA 23541-1067

SYNCHRONY BANK
 PO BOX 105972
 ATLANTA GA 30348-5972

SYNCHRONY BANK
 PO BOX 965005
 ORLANDO FL 32896-5005

SYNCHRONY BANK
 PO BOX 965036
 ORLANDO FL 32896-5036

SYNCHRONY BANK
 CO PRA RECEIVABLES MANAGEMENT LLC
 PO BOX 41021
 NORFOLK VA 23541-1021

~~EXCLUDE~~
~~UNITED STATES TRUSTEE~~
~~501 EAST COURT STREET~~
~~SUITE 6430~~
~~JACKSON MS 39201 5022~~

JENNIFER A CURRY CALVILLO
 THE ROLLINS LAW FIRM
 702 W PINE ST
 HATTIESBURG MS 39401-3836

USPS FIRST CLASS MAILING RECIPIENTS:

Parties with names struck through or labeled CM/ECF SERVICE were not served via First Class USPS Mail Service.

DEBTOR

STEPHANIE D GILLIAM
501 FAIRWAYS DR APT 2A
VICKSBURG MS 39183-8371

THOMAS CARL ROLLINS JR
THE ROLLINS LAW FIRM PLLC
PO BOX 13767
JACKSON MS 39236-3767

EXCLUDE

~~TORRI PARKER MARTIN~~
~~TORRI PARKER MARTIN CHAPTER 13~~
~~BANKRUPT~~
~~200 NORTH CONGRESS STREET STE 400~~
~~JACKSON MS 39201 1902~~